

**Information to identify the case:**

Debtor 1	<b>Philip F. Carrozza</b>	Social Security number or ITIN	xxx-xx-5142
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-32331-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip F. Carrozza

2/5/25

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Philip F. Carrozza  
Debtor

Case No. 19-32331-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 05, 2025

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:**

Recip ID	Recipient Name and Address
db	+ Philip F. Carrozza, 270 Ianelli Road, Clarksboro, NJ 08020-1153
cr	+ HOME POINT FINANCIAL CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518592355	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
518592357	+ Home Point Financial, PO Box 619063, Dallas, TX 75261-9063
518631114	+ Melanie Young, 270 Ianelli Road, Clarksboro, NJ 08020-1153
518592359	+ New Jersey Motor Vehicle Commission, PO Box 403, Trenton, NJ 08666-0403
518631113	+ Tina Carrozza, 330 Concetta Drive, Mount Royal, NJ 08061-1112

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 05 2025 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 05 2025 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 05 2025 20:46:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth,, GA 30097-8461
518592348	Email/PDF: bncnotices@becket-lee.com	Feb 05 2025 20:57:49	American Express, PO Box 1270, Newark, NJ 07101-1270
518661931	Email/PDF: bncnotices@becket-lee.com	Feb 05 2025 20:44:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518592349	EDI: CITICORP	Feb 06 2025 01:32:00	Best Buy Credit Services, PO BOX 9001007, Louisville, KY 40290-1007
518650241	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 05 2025 20:47:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
518631115	^ MEBN	Feb 05 2025 20:41:39	Chrysler Capital, CCAP Auto Lease, PO Box 660647, Dallas, TX 75266-0647
518592351	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 05 2025 20:47:00	Chrysler Capital, ATTN: Bankruptcy Dept., PO Box 961278, Fort Worth, TX 76161-0278
518592350	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 05 2025 20:47:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518592352	+ EDI: CITICORP	Feb 06 2025 01:32:00	Citi Cards, 701 East 60th Street N, IBS CDV Disputes, Sioux Falls, SD 57104-0432
518681584	EDI: CITICORP	Feb 06 2025 01:32:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518592353	Email/PDF: creditonebknofications@resurgent.com		

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Case Number	Notice Type	Date	Time	Recipient
518592354	EDI: DISCOVER	Feb 05 2025	20:43:46	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518605997	EDI: DISCOVER	Feb 06 2025	01:32:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519049357	+ Email/Text: RASEBN@raslg.com	Feb 06 2025	01:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518592358	+ EDI: HFC.COM	Feb 05 2025	20:46:00	HOME POINT FINANCIAL CORPORATION, Harold Kaplan, RAS CITRON, LLC, 130 CLINTON RD #202, FAIRFIELD, NJ 07004-2927
518684412	^ MEBN	Feb 06 2025	01:32:00	HSBC Bank USA NA, PO Box 2013, Buffalo, NY 14240-2013
518592356	EDI: CITICORP	Feb 05 2025	20:42:01	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, N.Y. 14043-2690
518607559	^ MEBN	Feb 06 2025	01:32:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518659618	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 05 2025	20:40:40	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518685238	Email/PDF: resurgentbknotifications@resurgent.com	Feb 05 2025	20:46:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
518811591	Email/PDF: resurgentbknotifications@resurgent.com	Feb 05 2025	20:44:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518811592	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 05 2025	20:57:10	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
519146287	+ EDI: AISMIDFIRST	Feb 05 2025	20:57:09	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587, LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587
519146286	+ EDI: AISMIDFIRST	Feb 06 2025	01:32:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518697439	Email/Text: mtgbk@shellpointmtg.com	Feb 06 2025	01:32:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518698114	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 05 2025	20:46:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518631116	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 05 2025	20:46:00	Nissan Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
518592360	Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 05 2025	20:46:00	Nissan Infiniti LT, PO BOX 660366, Dallas, TX 75266-0366
519628960	EDI: PRA.COM	Feb 05 2025	20:46:00	Nissan Motor Acceptance Corp, PO Box 660360, Dallas, TX 75266-0360
519628961	EDI: PRA.COM	Feb 06 2025	01:32:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518592363	Email/Text: ProsperBK@prosper.com	Feb 06 2025	01:32:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
		Feb 05 2025	20:47:00	Prosper Funding, LLC, 221 Main Street, Suite 300, San Francisco, CA 94105

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518592361	EDI: SYNC	Feb 06 2025 01:32:00	PayPal Credit/SYNCB, PO Box 960006, Orlando, FL 32896-0006
518592362	+ Email/Text: bankruptcy1@pffcu.org	Feb 05 2025 20:46:00	Police and Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
518672398	+ Email/Text: bankruptcy1@pffcu.org	Feb 05 2025 20:46:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
518696764	+ Email/Text: bncmail@w-legal.com	Feb 05 2025 20:47:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518672018	EDI: Q3G.COM	Feb 06 2025 01:32:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
518592364	EDI: CITICORP	Feb 06 2025 01:32:00	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518592365	+ Email/Text: mtgbk@shellpointmtg.com	Feb 05 2025 20:46:00	Shellpoint Mortgage, PO BOX 619063, Dallas, TX 75261-9063
518684348	^ MEBN	Feb 05 2025 20:42:30	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518593798	^ MEBN	Feb 05 2025 20:42:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518592366	+ Email/Text: jcissell@bankofmissouri.com	Feb 05 2025 20:46:00	TBOM/Milestone, 216 West 2nds Street, Dixon, MO 65459-8048
518592367	+ EDI: TDBANKNORTH.COM	Feb 06 2025 01:33:00	TD RCS/Raymour & Flanigan, 1000 MacArthur Boulevard, Mahwah, NJ 07430-2035
518649289	+ EDI: CBSTDR	Feb 06 2025 01:32:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518592368	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 05 2025 20:46:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518653021	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 05 2025 20:46:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518592369	+ EDI: LCIUPSTART	Feb 06 2025 01:32:00	Upstart Network, Inc., 2950 South Delaware Street, San Mateo, CA 94403-2577
518681695	EDI: WFFC2	Feb 06 2025 01:32:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518592370	EDI: WFFC	Feb 06 2025 01:32:00	Wells Fargo EFS, PO Box 10365, Des Moines, IA 50306-0365

TOTAL: 50

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520502712		U.S. Bank Trust National Association, not inits in

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-1

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor HOME POINT FINANCIAL CORPORATION hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor Home Point Financial Corporation hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor Citigroup Mortgage Loan Trust 2021-RP3 hkaplan@rasnj.com kimwilson@raslg.com
Jeffrey E. Jenkins	on behalf of Debtor Philip F. Carrozza mail@jjenkinslawgroup.com JenkinsClayman@jubilee bk.net
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust Company National Association kimwilson@raslg.com
Melissa N. Licker	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mlicker@hinshawlaw.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11